

**Information to identify the case:**

Debtor 1 **Khalid M Ghariani**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2958**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **20-10740-BFK**

## Discharge of Debtor

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Khalid M Ghariani

June 17, 2020

**For the court:**

William C. Redden  
Clerk

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Khalid M Ghariani  
DebtorCase No. 20-10740-BFK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-9

User: palaciosl  
Form ID: 318Page 1 of 1  
Total Noticed: 18

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db +Khalid M Ghariani, 44077 Riverpoint Drive, Leesburg, VA 20176-8204  
 cr +County of Loudoun, 1 Harrison Street, SE (MSC #06), Leesburg, VA 20175-3102  
 cr Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,  
     P O Box 347 (MSC #31), Leesburg, VA 20178-0347  
 15286571 +Apple Federal FCU, 43330 Junction Plaza #105, Ashburn, VA 20147-3410  
 15286573 +Delta Management, 22923 Quicksilver Dr, Sterling, VA 20166-2093  
 15286574 +District Performance LC, 22923 Quicksilver Dr, Ste 105, Sterling, VA 20166-2013  
 15286582 Kia Benion, 5111 Live Oak St Apt 2105, Dallas, TX 75206-8870  
 15286583 +Kia Benion, 7137 South Crandon Avenue, Chicago, IL 60649-2507  
 15286575 LightStream, PO Box 117320, Atlanta, GA 30368-7320  
 15286576 +Michael G Gibson Esq, 1320 City Center Dr, Carmel, IN 46032-3815  
 15286577 +Nextgear Capital Inc., 1320 City Center Dr, Carmel, IN 46032-3815  
 15287137 Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,  
     P O BOX 347 (MSC #31), Leesburg, Virginia 20178-0347  
 15286580 +Vehicle Acceptance Corp, 901 Main Street Ste 3450, Dallas, TX 75202-3752

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BJMMEIBURGER.COM Jun 18 2020 08:43:00 Janet M. Meiburger,  
     The Meiburger Law Firm, P.C., 341 Dial: 866-652-2725 Code: 5661649,  
     1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726  
 15286572 EDI: JPMORGANCHASE Jun 18 2020 08:43:00 Chase, PO Box 24696, Columbus, OH 43224-0000  
 15286578 +EDI: RMSC.COM Jun 18 2020 08:43:00 Synchrony Bank, PO Box 960013,  
     Orlando, FL 32896-0013  
 15286579 EDI: RMSC.COM Jun 18 2020 08:43:00 Synchrony Bank, PO Box 965005,  
     Orlando, FL 32896-5064  
 15286581 +EDI: WFFC.COM Jun 18 2020 08:43:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517  
     TOTAL: 5

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

Daniel M. Press on behalf of Debtor Khalid M Ghariani dpress@chung-press.com, pressdm@gmail.com  
 Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbs.com  
 John P. Fitzgerald, III ustpregion04.ecf@usdoj.gov  
 Steven F. Jackson on behalf of Creditor County of Loudoun Steve.Jackson@loudoun.gov,  
     Rachel.healy@loudoun.gov;ann.mccafferty@loudoun.gov;bankrupt@loudoun.gov  
     TOTAL: 4